

RETIREMENT PLANS AND MOTIVATION FOR CONTINUING IN WORK LIFE

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Even though the expected exit age from work life has risen, little is known about retirement thinking. The aim was to examine retirement plans among aging workers (55-64 years).

1. What are the central considerations of older workers regarding whether or not to continue working?
2. What are the main reasons contributing to the attractiveness of retirement?

The material consisted of 14 interviews of 12 employees and two self-employed persons. The interviewees were from the metal industry and the public sector (education, health care and church). Half of them were women. One focus group interview with five persons from the health care sector was also conducted.

The members of a certain employee group were interviewed, and the interviews were analyzed thematically, one research question at a time.

Assessment of one's own health was often the first topic addressed. The reasoning was that retirement when still healthy allows the person to enjoy life as a pensioner. Retirement plans increased in the presence of a health hazard.

The interviewees compared themselves to their significant others. Illness and death of relatives shortly after their retirement motivated earlier exit from work life.

Both women and men had plans to retire simultaneously with their spouse. Having grand children contributed to retirement thoughts, especially among women who felt guilty about not staying at home when their children were small. Free time activities demanding physical fitness increased the willingness to retire among men.

For those in a good financial situation, money was not enough to motivate continuing at work. Retirement was advocated by boundless work, time pressure, heavy responsibility, and desire for freedom. With age, intense work pressure becomes difficult to handle. Leisure time was not sufficient for recovering.

The employer was a central factor in the retirement stories. Weak sense of solidarity, unfair treatment, and conflicts at the workplace advanced retirement plans, as did lack of control over one's own work and not being able to do one's job as well as possible. Sometimes new tasks were seen as a vote of confidence from the employer, which supported the idea of continuing working. Avoiding the feeling of being expelled from work was important.

Self-employed persons formed their own group. Their business was an essential part of their identity. Mentoring the successor fostered a feeling of continuity.

The need to make an independent decision about retirement was clear. The final decision was based on a lengthy process of determining whether the respondent gained more satisfaction from work or personal life. The decision process included an element of mourning, of giving up an important content to life. Sources of satisfaction had to be compensated for by personal life. The interviewees wanted to make a graceful exit from work life with as many good memories as possible.

The approaching of retirement age should be acknowledged and the period of transition handled in a distinguished manner. The criteria for an appropriate transition and its critical junctures should be discussed and defined at the workplaces.

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